

Information to identify the case:

Debtor 1	<u>Tyrome Joyner</u>	Social Security number or ITIN	xxx-xx-9008
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Crystal Joyner</u>	Social Security number or ITIN	xxx-xx-8402
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-28009-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tyrome Joyner

Crystal Joyner
fka Crystal Caban-Joyner

12/21/23

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tyrome Joyner
Crystal Joyner
Debtors

Case No. 18-28009-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 4

Date Rcvd: Dec 21, 2023

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Tyrome Joyner, Crystal Joyner, 94 Hillside Dr., North Haledon, NJ 07508-2820
aty	+ Frank D. Samperi, 45 Essex St., Suite 101, Hackensack, NJ 07601-5417
r	+ Jaqueline Fortino, Keller Williams Team Realty, 525 Piaget Avenue, Clifton, NJ 07011-3550
cr	+ Steward Financial Services, 4001 Leadenhall Road, PO Box 5004, Mount Laurel, NJ 08054-5004
517820214	+ Bogdan Orthodontics, 552 Broadway, Bayonne NJ 07002-8831
517746473	+ Burlington Cty Prob, 49 Rancocas Rd, Mount Holly, NJ 08060-1384
517746478	+ Consumer Portfolio Services, 725 Canton St., Norwood, MA 02062-2609
517746485	+ FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
518493624	+ Kittles Joyner Keyshun L, 2200 West 35th Street, Building 10., Camp Mabry (Austin), Texas 78703-1222
517746492	+ Progressive, po box 31260, Tampa, FL 33631-3260
517746494	+ Redi Diagnostics Corp, One Broadway Ste 102, Elmwood Park, NJ 07407-1843
517768752	+ Redi Diagnostics Corp, Marc A. Woliansky, Esq, 239 Avenel Street, Avenel, NJ 07001-1400
517746495	Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117
518477021	+ The State of New Jersey, Burlington County, Probation Division, Child Support Enforc, PO BOX 6555, Mount Holly, NJ 08060-6555
518264499	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
520109264	+ U.S. Department of Education, PO Box 4830, Portland, OR 97208-4830
517746504	#+ Woliansky & Doyle, 239 Avenel Street Po Box 509, Avenel, NJ 07001-0509

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 21 2023 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 21 2023 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517746472	EDI: BANKAMER	Dec 22 2023 01:35:00	Bank of America, 4161 Piedmont Parkway, Greensboro, NC 27410
517795351	+ EDI: BANKAMER2	Dec 22 2023 01:35:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517746474	EDI: CAPITALONE.COM	Dec 22 2023 01:35:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517746476	EDI: CAPITALONE.COM	Dec 22 2023 01:35:00	Capital One Bank USA N., 15000 Capital One Drive, Richmond, VA 23238
517746475	+ EDI: CAPONEAUTO.COM		

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Dec 21, 2023

Form ID: 3180W

Total Noticed: 57

517799684	EDI: CAPITALONE.COM	Dec 22 2023 01:35:00	Capital One Auto Finance, Po Box 259407, Plano, TX 75025-9407
518271341	+ EDI: AIS.COM	Dec 22 2023 01:35:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517780057	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 01:35:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517878305	+ Email/Text: bncmail@w-legal.com	Dec 21 2023 20:47:44	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517746477	+ Email/Text: bankruptcy.notifications@fisglobal.com	Dec 21 2023 20:46:00	CarePoint Health - Physican CHMG, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517746479	+ EDI: CONVERGENT.COM	Dec 21 2023 20:46:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1595
517746480	+ EDI: CONVERGENT.COM	Dec 22 2023 01:35:00	Convergent Outsourcing Inc, 800 SW 39th Street, Renton, WA 98057-4927
517746481	+ EDI: CCS.COM	Dec 22 2023 01:35:00	Convergent Outsourcing, Inc, Po Box 9004, Renton, WA 98057-9004
517746482	Email/Text: bankruptcycourts@equifax.com	Dec 22 2023 01:35:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2609
517746483	+ Email/Text: bknotice@ercbpo.com	Dec 21 2023 20:45:00	Equifax, POB 740241, Atlanta, GA 30374
517746484	^ MEBN	Dec 21 2023 20:46:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517746486	+ EDI: AMINFOFP.COM	Dec 21 2023 20:39:33	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
517746487	EDI: JEFFERSONCAP.COM	Dec 22 2023 01:35:00	First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
517746488	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 22 2023 01:35:00	Jefferson Capital Systems, 16 Mcleland Road, Saint Cloud, MN 56303
518351277	EDI: PRA.COM	Dec 21 2023 20:44:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517886498	+ Email/Text: bankruptcy@pseg.com	Dec 22 2023 01:35:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
520055188	+ Email/Text: bankruptcy@pseg.com	Dec 21 2023 20:44:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517746493	^ MEBN	Dec 21 2023 20:44:00	PSE&G, Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517746489	+ EDI: SYNC	Dec 21 2023 20:39:25	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517746490	+ EDI: RECOVERYCORP.COM	Dec 22 2023 01:35:00	PayPal Credit, PO BOX 105658, Atlanta, GA 30348-5658
517746491	+ EDI: AMINFOFP.COM	Dec 22 2023 01:35:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517746496	EDI: AISSPRINT	Dec 22 2023 01:35:00	Premier Bankcard LLC, 3820 North Louise Ave, Sioux Falls, SD 57107-0145
517746498	+ Email/Text: bankruptcy@sunrisecreditservices.com	Dec 22 2023 01:35:00	Sprint, P.O. Box 4191, Carol Stream, IL 60197
517746499	EDI: AISTMBL.COM	Dec 21 2023 20:45:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
517780881	+ EDI: AIS.COM	Dec 22 2023 01:35:00	T-Mobile, Po Box 742596, Cincinnati, OH 45274

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Dec 21, 2023

Form ID: 3180W

Total Noticed: 57

		Dec 22 2023 01:35:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517746501	Email/Text: DASPUBREC@transunion.com		
		Dec 21 2023 20:44:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
517746500	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Dec 21 2023 20:45:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52408-8026
518319586	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Dec 21 2023 20:44:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519825859	+ Email/Text: EBN@edfinancial.com		
		Dec 21 2023 20:44:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
517853212	+ EDI: AIS.COM		
		Dec 22 2023 01:35:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517746502	+ EDI: VERIZONCOMB.COM		
		Dec 22 2023 01:35:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
518318077	+ EDI: WFFC2		
		Dec 22 2023 01:35:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
517746503	+ EDI: WFFC2		
		Dec 22 2023 01:35:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517746497	##+	Steward Financial Svcs, 444 E Kings Hwy # 200, Maple Shade, NJ 08052-3427

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com
John Rafferty	johnrafferty147@live.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Dec 21, 2023

Form ID: 3180W

Total Noticed: 57

Margaret Mcgee

on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov

Marie-Ann Greenberg

magecf@magtrustee.com

Marshall T. Kizner

on behalf of Creditor Steward Financial Services mkizner@stark-stark.com

Rodney Nelson

on behalf of Joint Debtor Crystal Joyner rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com

Rodney Nelson

on behalf of Debtor Tyrome Joyner rodneyknelson9@gmail.com rahafalrehaili@labayenlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9